

Information to identify the case:				
Debtor 1	<u>Peter M. Kranack</u>			Social Security number or ITIN xxx-xx-9667
	First Name	Middle Name	Last Name	EIN --_-----
Debtor 2	<u></u>			Social Security number or ITIN -----
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN --_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA				
Case number: 15-23309-JAD				

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Peter M. Kranack
aka Peter Michael Kranack

11/30/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Peter M. Kranack
Debtor

Case No. 15-23309-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 30, 2021

User: dkam
Form ID: 3180W

Page 1 of 3
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2021:

Recip ID	Recipient Name and Address
db	+ Peter M. Kranack, 117 5th Avenue, West Mifflin, PA 15122-1613
cr	+ Carrington Mortgage Services, LLC, as servicer for, c/o LeeAne O. Huggins, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
cr	+ Cerastes, LLC, Marinosci Law Group, P.C., c/o Frederic Dispigna, 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
cr	+ U.S. Bank Trust National Association, as trustee f, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
14164193	+ Carrington Mortgage Services, LLC, et al, 1600 South Douglass Road, Anaheim, California 92806-5948
14104755	+ J. P. Morgan Mortgage Acquisition Corp., 9900 Richmond Avenue, Suite 400, Houston, TX 77042-4536
15335562	Mill City Mortgage Loan Trust 2019-1, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14104757	+ Stephen M. Hladik, Esquire, Hladik, Onorao & Federman, LLP, 298 Wissahickon Avenue, North Wales, PA 19454-4156
14942643	U.S. Bank Trust National Association, as trustee f, c/o Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 01 2021 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2021 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 01 2021 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2021 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: bkteam@selenefinance.com	Nov 30 2021 23:38:00	Cerastes, LLC c/o Selene Finance LP, 9990 Richmond Ave Ste 400 South, Houston, TX 77042-4546
14104754	+ Email/Text: BKBCNMAIL@carringtonms.com	Nov 30 2021 23:38:00	Carrington Mortgage Services, LLC, PO Box 79001, Phoenix, AZ 85062-9001
14689527	+ Email/Text: bkteam@selenefinance.com	Nov 30 2021 23:38:00	Cerastes, LLC, c/o Selene Finance, LP, 9990 Richmond Avenue, Ste 400 South, Houston, TX 77042-4546
14154290	+ Email/Text: kbarkley@bernsteinlaw.com	Nov 30 2021 23:38:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14118787	Email/Text: Bankruptcy.Notices@pnc.com	Nov 30 2021 23:38:00	PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101
14104756	Email/Text: Bankruptcy.Notices@pnc.com		

District/off: 0315-2

User: dkam

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Date Rcvd: Nov 30, 2021

Form ID: 3180W

Total Noticed: 18

Nov 30 2021 23:38:00

PNC Bank, 2730 Liberty Ave, Pittsburgh, PA
15222

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Mill City Mortgage Loan Trust 2019-1 Wilmington Sa
cr		U.S. Bank Trust National Association, as trustee f

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2021 at the address(es) listed below:

Name	Email Address
Kevin Scott Frankel	on behalf of Creditor Carrington Mortgage Services LLC, as servicer for Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A pabk@logs.com, logsecf@logs.com
LeeAne O. Huggins	on behalf of Creditor Carrington Mortgage Services LLC, as servicer for Wilmington Savings Fund Society, FSB, as trustee for Stanwich Mortgage Loan Trust A pabk@logs.com
Maria Miksich	on behalf of Creditor Mill City Mortgage Loan Trust 2019-1 Wilmington Savings Fund Society FSB as Trustee mmiksich@kmlawgroup.com
Maria Miksich	on behalf of Creditor U.S. Bank Trust National Association as trustee for CVF III Mortgage Loan Trust II mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Robert S. Shreve	on behalf of Debtor Peter M. Kranack rsshreve@akmanpc.com akmanesq@akmanpc.com;shrevebob@verizon.net;arderian@akmanlegal.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com

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TOTAL: 9